# IN THE UNITED STATES BANKRUPTCY COURT FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE	)	Case No. 17-22306-JAD
Nicholas Joseph Rodi, Debtor	) ) X	Chapter 13
JP Morgan Chase Bank, N.A, Movant, - vs	)	
Nicholas Joseph Rodi Ronda J. Winnecour, Trustee, Respondents.	) ) ) X	

# NOTICE OF PROPOSED MODIFICATION TO PLAN DATED August 4, 2021

- 1. Pursuant to 11 U.S.C. § 1329, the Debtor(s) has filed an Amended Chapter 13 Plan dated August 4, 2021, which is annexed hereto at Exhibit "A" (the "Amended Chapter 13 Plan"). A summary of the modification is set forth below in paragraphs 4 through 6 of this Notice.
- 2. All Objections to the Amended Chapter 13 Plan must be filed and served by no later than 21 days after the date of this Notice upon the Debtor(s), Chapter 13 Trustee and any creditor whose claim allowance or treatment is the subject of the Objection. Untimely Objections will not be considered. Any creditor who files a timely Objection to the Amended Chapter 13 Plan must appear at the scheduled Initial Confirmation Hearing on the Amended Chapter 13 Plan.
- 3. A virtual (via Zoom) Initial Confirmation Hearing on the Amended Chapter 13 Plan will be held on September 23, at 11:00 a.m., before the Chapter 13 Trustee. The table and meeting I.D., to participate by Zoom (and telephone number and meeting I.D. to participate by telephone if you lack the ability to participate by Zoom), can be found at <a href="http://www.ch13pitt.com/calendar/">http://www.ch13pitt.com/calendar/</a> several days before the meeting. Parties are expected to familiarize themselves with the Trustee's website at <a href="http://www.ch13pitt.com/">http://www.ch13pitt.com/</a> and to comply with the procedures set forth at that site for conference participation.
- 4. Pursuant to the Amended Chapter 13 Plan, the Debtor(s) seeks to modify the Plan in the following particulars:

To increase the plan payment to comply with the Notice of Payment Change filed by JP Morgan Chase Bank..

5. The proposed modification to the Plan will impact the treatment of the claims of the following creditors, and in the following particulars:

### Pay the mortgage creditor per their Notice of Mortgage Payment Change.

6. Debtor(s) submits that the reason(s) for the modification is (are) as follows:

### The Notice of Mortgage Payment Change filed by JP Morgan Chase Bank.

7. The Debtor(s) submits that the requested modification is being proposed in good faith, and not for any means prohibited by applicable law. The Debtor(s) further submits that the proposed modification complies with 11 U.S.C. §§ 1322(a), 1322(b), 1325(a) and 1329 and, except as set forth above, there are no other modifications sought by way of the Amended Chapter 13 Plan.

WHEREFORE, the Debtor(s) respectfully requests that the Court enter an Order confirming the Amended Chapter 13 Plan, and for such other relief the Court deems equitable and just.

RESPECTFULLY SUBMITTED, this 4thth day of August, 2021.

BY: /s/ Mark B. Peduto
Mark B. Peduto, Esquire, PA ID NO: 62923
dcalaiaro@c-vlaw.com

CALAIARO VALENCIK 938 Penn Avenue, Suite 501 Pittsburgh, PA 15222-3708 (412) 232-0930

Attorney for the Debtor

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Fill in this info	ormation to identi	fy your case:					
Debtor 1	Nicholas First Name	Joseph Middle Name	Rodi Last Name		plan, and lis		
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name		been chang	the plan that ed.	have
United States Ba	nkruptcy Court for the	e Western District of Pe	ennsylvania		2.1, 3.1		
Case number (if known)	17-22306-JAI	)					
Western	District of F	Pennsylvani	a				
		Dated: Aug					
To Debtors:	indicate that th	ne option is appro	priate in your cir	e in some cases, but the pre- cumstances. Plans that do plan control unless otherwise	not comply with lo	ocal rules and	
	In the following	notice to creditors, y	ou must check eac	h box that applies.			
To Creditors:	YOUR RIGHTS	MAY BE AFFECTE	D BY THIS PLAN.	YOUR CLAIM MAY BE REDU	JCED, MODIFIED, O	R ELIMINATE	ĒD.
		this plan carefully a y wish to consu <b>l</b> t o		your attorney if you have one in	this bankruptcy cas	e. If you do no	ot have a
	ATTORNEY MU THE CONFIRM PLAN WITHOU	IST FILE AN OBJI ATION HEARING, T FURTHER NOTIC	ECTION TO CONF UNLESS OTHERI CE IF NO OBJECT	YOUR CLAIM OR ANY PRO FIRMATION AT LEAST SEVEN WISE ORDERED BY THE CO TION TO CONFIRMATION IS FI DOF OF CLAIM IN ORDER TO	N (7) DAYS BEFOR DURT. THE COURT ILED. SEE BANKR	E THE DATE T MAY CONF UPTCY RULE	SET FO
	includes each		ems. If the "Inclu	. Debtor(s) must check one b uded" box is unchecked or b an.			
payment	the amount of an or no payment such limit)	y claim or arrearage to the secured o	ges set out in Part reditor (a separa	t 3, which may result in a part ate action will be required	to Include	d	ncluded
		or nonpossessory on will be required		oney security interest, set out n limit)	t in Included	I ● Not I	Included
.3 Nonstanda	ard provisions, se	t out in Part 9			○ Included	I ● Not I	Included
20.00							
Part 2: Pla	n Payments and	d Length of Plan					
l Debtor(s) will	make regular pay	ments to the trust	ee:				
Total amount follows:	of \$ <u>4,220.00</u>	per month for a	remaining p <b>l</b> an te	erm of 24 months shall be	paid to the trustee f	rom future ea	rnings a
Payments	By Income Attac	hment Directly by	/ Debtor	By Automated Bank Transf	fer		
D#1	\$0.00		\$4,220.00	\$0.00			
D#2	\$0.00		\$0.00	\$0.00			
(Income attach	ments must be us	ed by debtors havin	g attachable incom	e) (SSA direct deposit recipi	ients on <b>l</b> v)		

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2.2	Additional payments:							
	Unpaid Filing Fees. The b available funds.	alance of \$	shal	l be fully paid by	the Trustee to	the C <b>l</b> erk o	f the Bankruptcy	Court from the firs
	Check one.							
	None. If "None" is checked	d, the rest of Sectio	n 2.2 need not b	e completed or r	reproduced.			
	The debtor(s) will make a amount, and date of each a			ee from other s	sources, as spe	cified be <b>l</b> ov	w. Describe the	source, estimated
2.3 Pai	The total amount to be paid plus any additional sources	of plan funding de			y the trustee b	ased on th	ne total amount	of plan payment
3.1	Maintenance of payments and Check one.  None. If "None" is checked.  The debtor(s) will maintain the applicable contract and arrearage on a listed claim ordered as to any item of contract of the contract of	d, the rest of Sectio the current contra I noticed in conforn n will be paid in fu	n 3.1 need not b ctual installment nity with any app Il through disbur	e completed or r payments on the plicable rules. To resements by the	reproduced. ne secured clair hese payments trustee, withou	will be dist t interest.	oursed by the tru If relief from the	stee. Any existing automatic stay is
	as to that collateral will cea							
			claims based or		will no longer be Current installm paymen	treated by		Start date (MM/YYYY)
	as to that collateral will cea	se, and all secured Colla	claims based or	n that collateral v	will no longer be Current installm paymen (includin	treated by ent t	the plan.  Amount of arrearage (if	Start date (MM/YYYY)
	as to that collateral will cea	se, and all secured  Colla  3038	claims based or	n that collateral v	will no longer be Current installm paymen (includin	ent t g escrow)	the plan.  Amount of arrearage (if any)	Start date (MM/YYYY)
3.2	as to that collateral will cea  Name of creditor  JP Morgan Chase  Insert additional claims as need  Request for valuation of security.	se, and all secured  Colla  3038	claims based or i <b>teral</b> i Willowbrook Dri	n that collateral v	will no longer be Current installm paymen (includin	ent t g escrow)	the plan.  Amount of arrearage (if any)  \$58,599.28	Start date (MM/YYYY)
3.2	as to that collateral will cea  Name of creditor  JP Morgan Chase  Insert additional claims as need	and all secured  Colla  3038  led.  Irity, payment of form the control of the con	claims based or iteral  Willowbrook Driully secured claims  an 3.2 need not be ective only if the	ive Bridgeville, P  ims, and modif e completed or r e applicable bo	Current installm paymen (includin PA \$2,	ent t g escrow) 187.76 ersecured of	the plan.  Amount of arrearage (if any)  \$58,599.28  claims.	Start date (MM/YYYY) 09/2021
3.2	as to that collateral will cea  Name of creditor  JP Morgan Chase  Insert additional claims as need  Request for valuation of security check one.  None. If "None" is checked to the remainder of this part  The debtor(s) will request, if	and all secured  Colla  3038  ded.  ded.  ded, the rest of Section  agraph will be effective agraph will be effective as a separate on the second and the second are agraph with the se	claims based or iteral  Willowbrook Dri  ully secured cla  n 3.2 need not be ective only if the eadversary pro	ive Bridgeville, Police applicable books occeding, that the value of the second	Current installm paymen (includin PA \$2,  fication of under reproduced.  ex in Part 1 of the ne court determinates	ent t g escrow) 187.76 ersecured of the plan is the value ould be as	the plan.  Amount of arrearage (if any)  \$58,599.28  claims.  checked.  e of the secured  set out in the co	Start date (MM/YYYY)  09/2021  claims listed
3.2	as to that collateral will ceal Name of creditor  JP Morgan Chase Insert additional claims as need Request for valuation of security check one. None. If "None" is checked to the remainder of this part The debtor(s) will request, it below.  For each secured claim listed to	action and all secured Colla 3038  led.  dirity, payment of funding a separate below, the debtor(seach listed claim, the that exceeds the claim is listed below.	claims based or iteral  Willowbrook Dri  ully secured cla  n 3.2 need not be ective only if the fe adversary pro s) state that the sele value of the sele amount of the sele was having no	ive Bridgeville, Policy and modified completed or representations, and modified completed or representations, that the value of the secured claim will secure claim will s	Current installm paymen (includin PA \$2,)  fication of under reproduced.  Ex in Part 1 of the court determine the paid in full will be treated as ditor's allowed of the court determine the court determine the paid in full will be treated as ditor's allowed of the court determine the court determine the paid in full will be treated as ditor's allowed of the court determine the court d	ent t g escrow) 187.76 ersecured of nis plan is ne the valu build be as rith interest an unsecu	the plan.  Amount of arrearage (if any)  \$58,599.28  claims.  checked.  e of the secured  set out in the co at the rate stated red claim under e treated in its early arrear the secured of the secured claim under e treated in its early arrear the state of the secured claim under e treated in its early arrear the secured claim under e treated in its early arrear the secured claim under e treated in its early arrear the secured claim under e treated in its early arrear the secured claim under e treated in its early arrear the secured claim under early arrear the	Start date (MM/YYYY)  09/2021  claims listed  lumn headed dibelow.  Part 5. If the
3.2	as to that collateral will cea  Name of creditor  JP Morgan Chase  Insert additional claims as need  Request for valuation of security check one.  None. If "None" is checked to the remainder of this part  The remainder of this part  The debtor(s) will request, the below.  For each secured claim listed to the portion of any allowed claim amount of a creditor's secured unsecured claim under Part 5 (procedure of the portion of any allowed claim amount of a creditor's secured unsecured claim under Part 5 (procedure of the portion	and all secured  Colla  3038  ded.  ded.  ded.  ded, the rest of Section  agraph will be effective and listed claim, the claim is listed belowowided that an appropriate amount reditor's total in (See Para. 8.7)	claims based or iteral  Willowbrook Dri  ully secured cla  n 3.2 need not be ective only if the fe adversary pro s) state that the sele value of the sele amount of the sele was having no	ive Bridgeville, Policy and modified completed or representations, and modified completed or representations, that the value of the secured claim will secure claim will s	Current installm paymen (includin PA \$2,)  fication of under reproduced.  Ex in Part 1 of the court determine the paid in full will be treated as ditor's allowed of the court determine the court determine the paid in full will be treated as ditor's allowed of the court determine the court determine the paid in full will be treated as ditor's allowed of the court determine the court d	ent t g escrow) 187.76  ersecured of the plan is an enthe value ould be as with interest an unsecuclaim will be diversary properties.	the plan.  Amount of arrearage (if any)  \$58,599.28  claims.  checked.  e of the secured  set out in the co at the rate stated red claim under e treated in its e oceeding).  of Interest rate	Start date (MM/YYYY)  09/2021  claims listed  lumn headed dibelow.  Part 5. If the

Insert additional claims as needed.

Debtor(sCananology 22306 JAD Doc 99 Filed 08/04/21 Entered 08/04/21 115:48:16 17-12 9:50 AMain Page 5 of 11 Document 3.3 Secured claims excluded from 11 U.S.C. § 506. Check one. None. If "None" is checked, the rest of Section 3.3 need not be completed or reproduced. The claims listed below were either: (1) Incurred within 910 days before the petition date and secured by a purchase money security interest in a motor vehicle acquired for personal use of the debtor(s), or (2) Incurred within one (1) year of the petition date and secured by a purchase money security interest in any other thing of value. These claims will be paid in full under the plan with interest at the rate stated below. These payments will be disbursed by the trustee. Name of creditor Collateral Amount of claim Interest Monthly payment to creditor rate Ally Financial 2014 Kia Sorento \$16,775.45 5.5 \$320.00 Insert additional claims as needed. 3.4 Lien Avoidance. Check one. None. If "None" is checked, the rest of Section 3.4 need not be completed or reproduced. The remainder of this paragraph will be effective only if the applicable box in Part 1 of this plan is checked. The judicial liens or nonpossessory, nonpurchase-money security interests securing the claims listed below impair exemptions to which the debtor(s) would have been entitled under 11 U.S.C. § 522(b). The debtor(s) will request, by filing a separate motion, that the court order the avoidance of a judicial lien or security interest securing a claim listed below to the extent that it impairs such exemptions. The amount of any judicial lien or security interest that is avoided will be treated as an unsecured claim in Part 5 to the extent allowed. The amount, if any, of the judicial lien or security interest that is not avoided will be paid in full as a secured claim under the plan. See 11 U.S.C. § 522(f) and Bankruptcy Rule 4003(d). If more than one lien is to be avoided, provide the information separately for each lien. Name of creditor Collateral Modified principal Interest Monthly payment balance\* rate or pro rata \$0.00 0% \$0.00 Insert additional claims as needed. \*If the lien will be wholly avoided, insert \$0 for Modified principal balance.

### 3.5 Surrender of Collateral.

Check one.

None. If "None" is checked, the rest of Section 3.5 need not be completed or reproduced.

The debtor(s) elect to surrender to each creditor listed below the collateral that secures the creditor's claim. The debtor(s) request that upon confirmation of this plan the stay under 11 U.S.C. § 362(a) be terminated as to the collateral only and that the stay under 11 U.S.C. § 1301 be terminated in all respects. Any allowed unsecured claim resulting from the disposition of the collateral will be treated in Part 5.

Name of creditor Collateral

Insert additional claims as needed.

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2	R	Secu	har	tav	claims.
υ.		Jecu	cu	Lan	GIAIIIIS.

Name of taxing authority To	otal amount of claim	Type of tax	Interest rate*	Identifying number(s) if collateral is real estate	Tax periods
	\$0.00		0%		

Insert additional claims as needed.

Part 4:

**Treatment of Fees and Priority Claims** 

### 4.1 General.

Trustee's fees and all allowed priority claims, including Domestic Support Obligations other than those treated in Section 4.5, will be paid in full without postpetition interest.

### 4.2 Trustee's fees.

Trustee's fees are governed by statute and may change during the course of the case. The trustee shall compute the trustee's percentage fees and publish the prevailing rates on the court's website for the prior five years. It is incumbent upon the debtor(s)' attorney or debtor (if *pro se*) and the trustee to monitor any change in the percentage fees to insure that the plan is adequately funded.

### 4.3 Attorney's fees.

Attorney's fees are payable to Calaiaro Valencik	In addition to a retainer of	\$ 690.00	(of which \$	was a
payment to reimburse costs advanced and/or a no-look costs deposi	t) already paid by or on behalf	of the debtor,	the amount of	\$ <u>3,310.00</u> is
to be paid at the rate of \$200.00 per month. Including any retail	ner paid, a total of \$	in fees and	costs reimburs	ement has been
approved by the court to date, based on a combination of the r	no-look fee and costs deposi	t and previou	sly approved a	application(s) for
compensation above the no-look fee. An additional \$ v	vill be sought through a fee ap	plication to be	fi <b>l</b> ed and appr	oved before any
additional amount will be paid through the plan, and this plan conta	ins sufficient funding to pay th	at additional a	amount, without	t diminishing the
amounts required to be paid under this plan to holders of allowed uns	ecured claims.			

Check here if a no-look fee in the amount provided for in Local Bankruptcy Rule 9020-7(c) is being requested for services rendered to the debtor(s) through participation in the bankruptcy court's Loss Mitigation Program (do not include the no-look fee in the total amount of compensation requested, above).

### 4.4 Priority claims not treated elsewhere in Part 4.

None. If "None" is checked, the rest of Section 4.4 need not be completed or reproduced.

Name of creditor	Total amount of claim	Interest rate (0% if blank)	Statute providing priority status
	\$0.00	0%	

Insert additional claims as needed.

<sup>\*</sup> The secured tax claims of the Internal Revenue Service, Commonwealth of Pennsylvania, and any other tax claimants shall bear interest at the statutory rate in effect as of the date of confirmation.

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4.5	Priority	/ Domestic Sup	pport Obligations	s not assigned or	r owed to a go	vernmental unit.
-----	----------	----------------	-------------------	-------------------	----------------	------------------

	If the debtor(s) is/are currently paying Domest debtor(s) expressly agrees to continue paying an					
	Check here if this payment is for prepetition	arrearages only.				
	Name of creditor (specify the actual payee, e.g SCDU)	g. PA Description		Claim		nthly payment pro rata
				\$0.00		\$0.00
	Insert additional claims as needed.					
l.6	Domestic Support Obligations assigned or o Check one.	wed to a governmental (	unit and paid less th	an full amount.		
	None. If "None" is checked, the rest of Sec	ction 4.6 need not be com	oleted or reproduced.			
	The allowed priority claims listed below a governmental unit and will be paid less th payments in Section 2.1 be for a term of 60	an the full amount of th	e claim under 11 U.			
	Name of creditor		Amount of claim t	o be paid		
				\$0.00		
	Insert additional claims as needed.		_			
.7	Priority unsecured tax claims paid in full.					
	Name of taxing authority	Total amount of claim	Type of tax	Interest rate (0% blank)		Tax periods
	Twp of S Fayette & S Fayette SD	\$204.60	EIT	00	%	2013
	Input additional claims as needed					

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Pa	rt	
r a		у.

**Treatment of Nonpriority Unsecured Claims** 

Insert additional claims as needed.

5.1	Nonpriority unsecured claims not separately cla	assified.			
	Debtor(s) <i>ESTIMATE(S)</i> that a total of \$0	_ will be available for dist	ribution to nonpriority unsec	cured creditors.	
	Debtor(s) <b>ACKNOWLEDGE(S)</b> that a <b>MINIMUM</b> of alternative test for confirmation set forth in 11 U.S.C.		paid to nonpriority unsecur	ed creditors to comply	with the <b>l</b> iquidation
	The total pool of funds estimated above is <b>NOT</b> available for payment to these creditors under the percentage of payment to general unsecured credi of allowed claims. Late-filed claims will not be paid pro-rata unless an objection has been filed within the included in this class.	plan base will be determine itors is <u>0</u> %. The I unless all timely filed clai	ned only after audit of the page of payment in the percentage of payment in the page in full.	olan at time of completi may change, based upo Thereafter, all late-filed	on. The estimated on the total amoun claims will be paid
5.2	Maintenance of payments and cure of any defau	ult on nonpriority unsecu	ured claims.		
	Check one.				
	None. If "None" is checked, the rest of Section	n 5.2 need not be complete	ed or reproduced.		
	The debtor(s) will maintain the contractual inst which the last payment is due after the final p amount will be paid in full as specified below an	lan payment. These pay	ments will be disbursed by		
	Name of creditor	Current installment payment	Amount of arrearage to be paid on the claim	Estimated total payments by trustee	Payment beginning date (MM/ YYYY)
		\$0.00	\$0.00	\$0.00	
	Insert additional claims as needed.	·	_	•	
5.3	Postpetition utility monthly payments.				
	The provisions of Section 5.3 are available only monthly combined payment for postpetition utility s not change for the life of the plan. Should the utili amended plan. These payments may not resolve debtor(s) after discharge.	ervices, any postpetition of ity obtain a court order au	delinquencies, and unpaid s thorizing a payment chang	security deposits. The le, the debtor(s) will be	claim payment will required to file an
	Name of creditor	Monthly pay	ment Postpetit	ion account number	
		5	\$0.00		

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	Check one.					
	None. If "None" is checked	d, the rest of Section 5.4 need not be o	completed or repro	oduced.		
	The allowed nonpriority uns	secured claims listed below are separa	ately classified and	d will be treated as follo	ows:	
	Name of creditor	Basis for separate cla treatment	ssification and	Amount of arrearage to be paid	ge Interest rate	Estimated total payments by trustee
				\$0.00	0%	\$0.00
	Insert additional claims as need	led.				
Par	t 6: Executory Contrac	ts and Unexpired Leases				
6.1	The executory contracts and and unexpired leases are reje	unexpired leases listed below are a	ssumed and will	be treated as specifi	ed. All other	executory contracts
	Check one.					
	None. If "None" is checked	d, the rest of Section 6.1 need not be	completed or repro	oduced.		
	Assumed items. Current trustee.	installment payments will be disk	oursed by the tru	ustee. Arrearage pa	umante will h	
					yillelite will k	be disbursed by the
	Name of creditor	Description of leased property or executory contract	Current installment payment	Amount of arrearage to be paid	Estimated payments I	total Payment
	Name of creditor	• • • • • •	installment	Amount of arrearage to be	Estimated payments I	total Payment by beginning date (MM/ YYYY)
	Name of creditor  Insert additional claims as need	executory contract	installment payment	Amount of arrearage to be paid	Estimated payments I trustee	total Payment by beginning date (MM/ YYYY)
Par		executory contract	installment payment	Amount of arrearage to be paid	Estimated payments I trustee	total Payment by beginning date (MM/ YYYY)
	Insert additional claims as need t7: Vesting of Property	executory contract	installment payment \$0.00	Amount of arrearage to be paid	Estimated payments I trustee	total Payment beginning date (MM/ YYYY)

- 8.1 This is the voluntary chapter 13 reorganization plan of the debtor(s). The debtor(s) understand and agree(s) that the chapter 13 plan may be extended as necessary by the trustee (up to any period permitted by applicable law) to insure that the goals of the plan have been achieved. Notwithstanding any statement by the trustee's office concerning amounts needed to fund a plan, the adequacy of plan funding in order to meet the plan goals remains the sole responsibility of debtor(s) and debtor(s)' attorney. It shall be the responsibility of the debtor(s) and debtor(s)' attorney to monitor the plan to ensure that the plan remains adequately funded during its entire term.
- 8.2 Prior to the meeting of creditors, the debtor(s) shall comply with the tax return filing requirements of 11 U.S.C § 1308 and provide the trustee with documentation of such compliance by the time of the meeting. Debtor(s)' attorney or debtor(s) (if pro se) shall provide the trustee with the information needed for the trustee to comply with the requirements of 11 U.S.C. § 1302 as to the notification to be given to Domestic Support Obligation creditors, and debtor(s)' attorney or debtor(s) (if pro se) shall provide the trustee with the calculations relied upon to determine the debtor(s)' current monthly income and disposable income.
- 8.3 The debtor(s) shall have a duty to inform the trustee of any assets acquired while the chapter 13 case is pending, such as insurance proceeds, recovery on any lawsuit or claims for personal injury or property damage, lottery winnings, or inheritances. The debtor(s) must obtain prior court approval before entering into any postpetition financing or borrowing of any kind, and before selling any assets.

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- **8.4** Unless otherwise stated in this plan or permitted by a court order, all claims or debts provided for by the plan to receive a distribution shall be paid by and through the trustee.
- 8.5 Percentage fees to the trustee are paid on receipts of plan payments at the rate fixed by the United States Trustee. The trustee has the discretion to adjust, interpret, and implement the distribution schedule to carry out the plan, provided that, to the extent the trustee seeks a material modification of this plan or its contemplated distribution schedule, the trustee must seek and obtain prior authorization of the court. The trustee shall follow this standard plan form sequence unless otherwise ordered by the court:

Level One: Unpaid filing fees.

Level Two: Secured claims and lease payments entitled to 11 U.S.C. § 1326(a)(1)(C) pre-confirmation adequate protection payments.

Level Three: Monthly ongoing mortgage payments, ongoing vehicle and lease payments, installments on professional fees, and

postpetition utility claims.

Level Four: Priority Domestic Support Obligations.

Level Five: Mortgage arrears, secured taxes, rental arrears, vehicle payment arrears.

Level Six: All remaining secured, priority and specially classified claims, and miscellaneous secured arrears.

Level Seven: Allowed nonpriority unsecured claims.

Level Eight: Untimely filed nonpriority unsecured claims for which an objection has not been filed.

- 8.6 As a condition to the debtor(s)' eligibility to receive a discharge upon successful completion of the plan, debtor(s)' attorney or debtor(s) (if *pro se*) shall file Local Bankruptcy Form 24 (Debtor's Certification of Discharge Eligibility) with the court within forty-five (45) days after making the final plan payment.
- 8.7 The provisions for payment to secured, priority, and specially classified unsecured creditors in this plan shall constitute claims in accordance with Bankruptcy Rule 3004. Proofs of claim by the trustee will not be required. In the absence of a contrary timely filed proof of claim, the amounts stated in the plan for each claim are controlling. The clerk shall be entitled to rely on the accuracy of the information contained in this plan with regard to each claim. Unless otherwise ordered by the court, if a secured, priority, or specially classified creditor timely files its own claim, then the creditor's claim shall govern, provided the debtor(s) and debtor(s)' attorney have been given notice and an opportunity to object. The trustee is authorized, without prior notice, to pay claims exceeding the amount provided in the plan by not more than \$250.
- 8.8 Any creditor whose secured claim is not modified by this plan and subsequent order of court shall retain its lien.
- 8.9 Any creditor whose secured claim is modified or whose lien is reduced by the plan shall retain its lien until the underlying debt is discharged under 11 U.S.C. § 1328 or until it has been paid the full amount to which it is entitled under applicable nonbankruptcy law, whichever occurs earlier. Upon payment in accordance with these terms and entry of a discharge order, the modified lien will terminate and be released. The creditor shall promptly cause all mortgages, liens, and security interests encumbering the collateral to be satisfied, discharged, and released.
- 8.10 The provisions of Sections 8.8 and 8.9 will also apply to allowed secured, priority, and specially classified unsecured claims filed after the bar date. LATE-FILED CLAIMS NOT PROPERLY SERVED ON THE TRUSTEE AND THE DEBTOR(S)' ATTORNEY OR DEBTOR(S) (IF PRO SE) WILL NOT BE PAID. The responsibility for reviewing the claims and objecting where appropriate is placed upon the debtor(s).

# Part 9: Nonstandard Plan Provisions 9.1 Check "None" or List Nonstandard Plan Provisions. None. If "None" is checked, the rest of part 9 need not be completed or reproduced. Under Bankruptcy Rule 3015(c), nonstandard provisions must be set forth below. A nonstandard provision is a provision not otherwise included in the Local Form or deviating from it. Nonstandard provisions set out elsewhere in this plan are ineffective. The following plan provisions will be effective only if the applicable box in Part 1 is checked. Any provision set forth herein is subject to court approval after notice and a hearing upon the filing of an appropriate motion.

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Part 10: Signatures

### 10.1 Signatures of Debtor(s) and Debtor(s)' Attorney.

If the debtor(s) do not have an attorney, the debtor(s) must sign below; otherwise the debtor(s)' signatures are optional. The attorney for the debtor(s), if any, must sign below.

By signing this plan the undersigned, as debtor(s)' attorney or the debtor(s) (if pro se), certify(ies) that I/we have reviewed any prior confirmed plan(s), order(s) confirming prior plan(s), proofs of claim filed with the court by creditors, and any orders of court affecting the amount(s) or treatment of any creditor claims, and except as modified herein, this proposed plan conforms to and is consistent with all such prior plans, orders, and claims. False certifications shall subject the signatories to sanctions under Bankruptcy Rule 9011.

By filing this document, debtor(s)' attorney or debtor(s) (if pro se), also certify(ies) that the wording and order of the provisions in this chapter 13 plan are identical to those contained in the standard chapter 13 plan form adopted for use by the United States Bankruptcy Court for the Western District of Pennsylvania, other than any nonstandard provisions included in Part 9. It is further acknowledged that any deviation from the standard plan form shall not become operative unless it is specifically identified as a "nonstandard" term and is approved by the court in a separate order.

X /s/ Nicholas Joseph Rodi	X	
Signature of Debtor 1	Signature of Debtor 2	
Executed onAug 4, 2021	Executed on	
MM/DD/YYYY	MM/DD/YYYY	
X /s/ Mark B. Peduto	DateAug 4, 2021	
Signature of debtor(s)' attorney	MM/DD/YYYY	

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